Notice of Allowability	Application No.	Applicant(s)	
	09/490,377 Examiner	MISHRA ET AL. Art Unit	
	Khanh Dinh	2151	
The MAILING DATE of this communication apperature All claims being allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85) NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT R of the Office or upon petition by the applicant. See 37 CFR 1.313	(OR REMAINS) CLOSED i or other appropriate comm IGHTS. This application is	n this application. If not included unication will be mailed in due or	i ourse. THiS
1. This communication is responsive to 10/6/2004.			
2. The allowed claim(s) is/are 1-42.		·	
3. \boxtimes The drawings filed on <u>1/24/2000</u> are accepted by the Exam	niner.		
4. Acknowledgment is made of a claim for foreign priority uses a) All b) Some* c) None of the: 1. Certified copies of the priority documents have 2. Certified copies of the priority documents have 3. Copies of the certified copies of the priority do International Bureau (PCT Rule 17.2(a)). * Certified copies not received: Applicant has THREE MONTHS FROM THE "MAILING DATE" noted below. Failure to timely comply will result in ABANDONN THIS THREE-MONTH PERIOD IS NOT EXTENDABLE. 5. A SUBSTITUTE OATH OR DECLARATION must be subminformal part and provided by the Notice of Draftspers (a) including changes required by the Notice of Draftspers (b) hereto or 2) to Paper No./Mail Date [b] including changes required by the attached Examiner Paper No./Mail Date Identifying indicia such as the application number (see 37 CFR 1 each sheet. Replacement sheet(s) should be labeled as such in the composition of the deposition of the de	e been received. e been received in Application currents have been received of this communication to file MENT of this application. Initial. Note the attached EX es reason(s) why the oath of the submitted. Initial Son's Patent Drawing Reviews Amendment / Comment of the header according to 37 Clasit of BIOLOGICAL MAT	on No In this national stage application In a reply complying with the requirement AMINER'S AMENDMENT or NO In declaration is deficient. In the Office action of the drawings in the front (not the beautiful). ERIAL must be submitted. No	nirements OTICE OF
Attachment(s) 1. ☐ Notice of References Cited (PTO-892) 2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948) 3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/C Paper No./Mail Date	6. ☐ Interview S Paper No. 08), 7. ⊠ Examiner's	Informal Patent Application (PTO- cummary (PTO-413), /Mail Date Amendment/Comment Statement of Reasons for Allow PATRICE WINDER PRIMARY EXAMINER	rance

U.S. Patent and Trademark Office PTOL-37 (Rev. 1-04)

Page 2

Application/Control Number: 09/490,377

Art Unit: 2151

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Alan W. Young (Undersigned Attorney, Reg. No.37,970) on 2/7/2005.

The application has been amended as follows:

IN THE CLAIMS:

Please amend claim 11 as follows:

--11. (Once amended) The computer implemented method of Claim 1, wherein the formatting step formats the notification according to a protocol selected from a group including [[iiop, http, smtp, ftp, net8 or OFX]] Internet Inter-Orb Protocol (iiop), Hypertext Transfer Protocol (http), Simple Mail Transfer Protocol (smtp), File Transfer Protocol (ftp), net8 or Open Financial exchange (OFX).--

Allowable Subject Matter

2. Claims 1-42 are allowed.

Application/Control Number: 09/490,377

Art Unit: 2151

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Khanh Dinh whose telephone number is (571) 272-3936. The examiner can normally be reached on Monday through Friday from 8:00 A.m. to 5:00 P.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Zarni Maung, can be reached on (703) 272-3939. The fax phone number for this group is (703) 872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval IPAIRI system. Status information for published applications may be obtained from either Private PMR or Public PMR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Khanh Dinh Patent Examiner Art Unit 2151 4/31/2005

PATRICE WINDER
PRIMARY EXAMINER